



What Are My Three Choices for Getting My Federal Government Payment?

**Do you get any of the following
Federal Government payments?**

- Social Security
- Supplemental Security Income (SSI)
- Veterans Benefits
- Civil Service Salary or Retirement
- Military Retirement
- Railroad Retirement

**Please read this booklet to help you decide
how you want to get your payment.**

Make the Choice That's Right for You.

1. What are my choices for how I get my Federal Government payment?

Your three choices are to get your Federal Government payment by:

- Direct Deposit
- Electronic Transfer Account (ETASM)
- Check in the mail

Keep reading to find out more about each of these choices.

2. What is Direct Deposit?



Direct Deposit is **the way** your money from the Federal Government goes into your checking or savings account. There is no check to worry about. Direct Deposit means that your money goes right into your account at your bank, savings and loan, or credit union.

3. Why should I use Direct Deposit?

Use Direct Deposit because it's easy and safe. Your money goes right into your account. You don't have to wait in line to cash your check or put money into your account. Also, you don't have to worry about your check getting lost or stolen.

Best of all, your money will always be in your account on time. You can take out your money the same day the Direct Deposit gets to your account.

4. What if I don't have a bank account?

No problem. You can:

- Open a bank account and sign up for Direct Deposit; or
- Open a new, low-cost Electronic Transfer Account (ETA); or
- Get your check in the mail.

The choice is yours.

5. What is an Electronic Transfer Account (ETA)?



The ETA is a new, low-cost account you can open at a federally insured bank, savings and loan, or credit union where you see the ETA sign. The ETA was designed by the U.S. Department of the Treasury. ETAs are for people who do not have or cannot afford checking or savings accounts. Most people who get Federal payments can open ETAs.

Once you open an ETA, your payment will go right into your ETA — on time, every time. There is no check to worry about. You can take money out of your ETA the same day it goes into your account.

6. Why should I open an ETA?

Open an ETA because for \$3.00 or less a month:

- Your ETA is federally insured.
- You can take money out of your ETA at least four times a month. Your bank, savings and loan, or credit union will tell you whether you can get your money from a teller, an Automated Teller Machine (ATM) or both. If you use ATMs at certain locations, it may cost extra.
- You don't need to keep a minimum amount of money in an ETA.
- You will get a statement each month showing how much money you have in your ETA.

Remember, your bank, savings and loan, or credit union will tell you everything you need to know about an ETA before you sign up for one.

To find out where you can open an ETA, call **1-888-382-3311**, toll-free, or visit our Web site on the Internet at **www.eta-find.gov**. People who are deaf or hard of hearing can call **TDD: 1-877-326-5833**.

7. Will I get my check if I don't sign up for Direct Deposit or an ETA?

Yes. You can get your check in the mail, if signing up for Direct Deposit or opening an ETA is a problem for you.

8. How do I find out more about my choices?

Talk to someone at a bank, savings and loan, or credit union to find out more about Direct Deposit and the ETA (remember to look for the ETA sign). Talk to the agency that pays you to find out more about your choices for receiving your Federal Government payment. Agency telephone numbers are listed on the back of this booklet.

Please turn page —————>

To find out more about your Federal Government payment, call the agency that pays you:

Social Security **1-800-772-1213**
(For Social Security and Supplemental Security Income [SSI] Payments)

Veterans Affairs **1-877-838-2778**
(For Veterans Payments)

Office of Personnel Management **1-888-767-6738**
(For Civil Service Salary or Retirement Payments)

Railroad Retirement Board **1-800-808-0772**
(For Railroad Retirement Payments)
Call this number for your local Railroad Retirement Board office

Your three choices for getting your Federal Government payment are:

- 1. Direct Deposit**
- 2. Electronic Transfer Account (ETA)**
- 3. Check in the mail**

Remember, the choice is yours.

To find out more about Direct Deposit and the ETA, talk to someone at a bank, savings and loan, or credit union. To find out more about your Federal Government payment, call the agency that pays you.

